

United States Bankruptcy Court
Western District of Washington

In re:
Dale I West, Jr.
Sheena L West
Debtors

Case No. 19-13679-MLB
Chapter 13

District/off: 0981-2
Date Rcvd: Oct 31, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dale I West, Jr, Sheena L West, 1461 NW 5th Ave, Oak Harbor, WA 98277-9294
956753940	+ Alaska USA Federal Credit Union, CO Cenlar FSB, 425 Phillips Blvd, Ewing NJ 08618-1430
956755865	+ PUGET SOUND COOPERATIVE CREDIT UNION, 1130 140TH AVE NE #100A, P O BOX 7148, 1130 140TH AVE NE, P O BOX 7148, BELLEVUE, WA 98005-2974

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: IRS.COM	Nov 01 2022 03:18:00	Internal Revenue Service, 915 2nd Avenue MS W244, Seattle, WA 98174
smg	EDI: WADEPREV.COM	Nov 01 2022 03:18:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr	+ EDI: PRA.COM	Nov 01 2022 03:18:00	PRA, PO Box 41067, Norfolk, VA 23541-1067
cr	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 23:16:37	SOFI LENDING CORP C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
956711971	Email/Text: SC_Enforcement_Bankr@Alaskausa.org	Oct 31 2022 23:14:00	Alaska USA FCU, P.O. BOX 196613, Anchorage, AK 99519
956711972	+ Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 23:16:52	AMEX, PO Box 297871, Fort Lauderdale, FL 33329-7871
956711974	+ EDI: ATTWIREBK.COM	Nov 01 2022 03:18:00	AT&T, c/o Bankruptcy, 4331 Communications Dr, Flr 4W, Dallas, TX 75211-1300
956744630	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 23:27:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
956754970	+ EDI: AAFES	Nov 01 2022 03:18:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
956711975	+ EDI: BANKAMER.COM	Nov 01 2022 03:13:00	Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
956733158	+ EDI: BANKAMER2.COM	Nov 01 2022 03:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
956751252	+ EDI: RECOVERYCORP.COM	Nov 01 2022 03:18:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
956711976	+ EDI: CAPITALONE.COM	Nov 01 2022 03:18:00	Capital One Bank, 4800 NW 1st St., Suite 300, Lincoln, NE 68521-4463
956716431	EDI: CAPITALONE.COM		

956711977	+ EDI: CAPITALONE.COM	Nov 01 2022 03:18:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
956711978	+ EDI: CAPITALONE.COM	Nov 01 2022 03:18:00	Capital One Bank N.A., 10700 Capital One Way, Glen Allen, VA 23060-9243
956742699	+ Email/Text: bankruptcy@cavps.com	Oct 31 2022 23:14:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
956711980	+ EDI: CITICORP.COM	Nov 01 2022 03:18:00	Citi, PO Box 6190, Sioux Falls, SD 57117-6190
956711981	EDI: CITICORP.COM	Nov 01 2022 03:18:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
956711982	+ EDI: CITICORP.COM	Nov 01 2022 03:18:00	Citicards CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
956711986	+ EDI: WFNNB.COM	Nov 01 2022 03:18:00	Comenitybank/wayfair, PO Box 182789, Columbus, OH 43218-2789
956711987	EDI: DISCOVER.COM	Nov 01 2022 03:18:00	Discover Fin Svc Llc, PO Box 15316, Wilmington, DE 19850
956711989	+ EDI: CITICORP.COM	Nov 01 2022 03:18:00	Macy's/dsnb, PO Box 8218, Mason, OH 45040
956754728	EDI: Q3G.COM	Nov 01 2022 03:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
956714095	EDI: DISCOVER.COM	Nov 01 2022 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
956711988	Email/Text: mhassan@faicollect.com	Oct 31 2022 23:14:00	Financial Assistance, Inc., 1130 140th Ave NE, Ste. 100A, Bellevue, WA 98005-2974
956744752	EDI: JEFFERSONCAP.COM	Nov 01 2022 03:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
956711979	EDI: JPMORGANCHASE	Nov 01 2022 03:18:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
956725817	+ Email/Text: RASEBN@raslg.com	Oct 31 2022 23:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
956716334	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 23:16:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
956713149	+ Email/Text: bankos@merchantscredit.com	Oct 31 2022 23:14:00	MERCHANTS CREDIT ASSOCIATION, PO BOX 7416, BELLEVUE, WA 98008-1416
956741283	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 31 2022 23:14:00	Midland Credit Management, Inc., Po Box 2037, Warren, MI 48090-2037
956711990	+ EDI: AAFES	Nov 01 2022 03:18:00	Military Star, 3911 S Walton Walker Blvd, Dallas, TX 75236-1509
956719901	+ EDI: NFCU.COM	Nov 01 2022 03:18:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
956711992	EDI: NFCU.COM	Nov 01 2022 03:18:00	Navy Federal Credit Union, 1 Security Place, Merrifield, VA 22116
956711991	+ EDI: NFCU.COM	Nov 01 2022 03:18:00	Navy Federal Credit Union, 820 Follin Lane, Vienna, VA 22180-4907
956711993	+ Email/Text: bnc@nordstrom.com	Oct 31 2022 23:14:50	Nordstrom/TD Bank USA, 13531 E. Caley Ave, Englewood, CO 80111-6504
957064447	EDI: PRA.COM	Nov 01 2022 03:18:00	Portfolio Recovery Associates, LLC, PO Box

956711994	+ EDI: RMSC.COM	Nov 01 2022 03:18:00	41067, Norfolk, VA 23541 Paypal Credit, PO Box 5138, Timonium, MD 21094-5138
956711995	+ Email/Text: askus@psccu.org	Oct 31 2022 23:14:00	Puget Sound Cooperative CU, 600 108th Ave NE, Bellevue, WA 98004-5129
956711998	EDI: RMSC.COM	Nov 01 2022 03:18:00	SYNCB / Amazon, PO Box 965036, Orlando, FL 32896-5036
956753782	+ Email/PDF: SoFiBKNotifications@resurgent.com	Oct 31 2022 23:27:48	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
957071182	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 23:16:37	Sofi Lending Corp, C/O Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
956711996	+ Email/PDF: SoFiBKNotifications@resurgent.com	Oct 31 2022 23:27:52	Sofi Lending Corp, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7284
956711997	^ MEBN	Oct 31 2022 23:08:39	Suttell & Hammer, P.S., PO Box C-90006, Bellevue, WA 98009
956711999	+ EDI: RMSC.COM	Nov 01 2022 03:18:00	Syncb/American Eagle, PO Box 965005, Orlando, FL 32896-5005
956712000	+ EDI: RMSC.COM	Nov 01 2022 03:18:00	Syncb/gapdc, PO Box 965005, Orlando, FL 32896-5005
956712001	+ EDI: RMSC.COM	Nov 01 2022 03:18:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
956712002	+ EDI: RMSC.COM	Nov 01 2022 03:18:00	Syncb/lowes, PO Box 956005, Orlando, FL 32896-0001
956712003	+ EDI: RMSC.COM	Nov 01 2022 03:18:00	Syncb/ppxtrm, PO Box 965005, Orlando, FL 32896-5005
956751250	+ EDI: RMSC.COM	Nov 01 2022 03:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
956712004	EDI: WTRRNBNK.COM	Nov 01 2022 03:18:00	TD Bank USA / Target Credit, PO Box 673, Minneapolis, MN 55440-0673
956743286	+ Email/Text: bncmail@w-legal.com	Oct 31 2022 23:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
956712005	+ EDI: CITICORP.COM	Nov 01 2022 03:18:00	The Home Depot / CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
956712006	+ EDI: USAA.COM	Nov 01 2022 03:18:00	USAA Savings Bank, 10750 McDermott, San Antonio, TX 78288-1600
956712007	+ EDI: CAPITALONE.COM	Nov 01 2022 03:18:00	World's Foremost Bank, 4800 NW 1st St., Lincoln, NE 68521-4463

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
956711983		Comenity Bank/buckle
956711984		Comenity Bank/pttrybrn
956711985		Comenitybank/victoria
956711973	*+	AMEX, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
956744631	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:

Name	Email Address
Jason Wilson-Aguilar	courtmail@seattlech13.com
Jesse A P Baker	on behalf of Creditor Alaska USA Federal Credit Union ecfwawb@aldrigepte.com JPB@ecf.inforuptcy.com;jbaker@aldrigepte.com
Mark D. Nusz	on behalf of Debtor Dale I West Jr mark.nusz@westwardlaw.org, michelle.wader@westwardlaw.org
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Dale I West Jr**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 **Sheena L West**
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Western District of Washington
Case number: **19-13679-MLB**

Social Security number or ITIN xxx-xx-0624

EIN _____

Social Security number or ITIN xxx-xx-3073

EIN _____

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dale I West Jr
aka Dale Irwin West Jr, aka Dale West

Sheena L West
aka Sheena Lorene West, aka Sheena Lorene Amerson, aka Sheena Lorene Smith, dba Three Heart Full

10/31/22

By the court: Marc Barreca
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.